

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION
www.flmb.uscourts.gov

CURTIS A. GOULBOURNE
SHELISA GOULBOURNE

Case No: 8:17-bk-01449-CPM

Debtor(s)

Chapter 13 Plan

CHECK ONE:

X Debtor¹ certifies that the Plan does not deviate from the model plan adopted by the Court at the time of the filing of this case. Any nonconforming provisions are deemed stricken.

The Plan contains provisions that are specific to this Plan in paragraph 9, Nonconforming Provisions. Any nonconforming provision not set forth in paragraph 9 is deemed stricken.

1. MONTHLY PLAN PAYMENTS: Plan payments include Trustee's fee of 10% and shall begin thirty (30) days from the petition filing/conversion date. Debtor shall make payments to the Trustee for the period of 60 months. If the Trustee does not retain the full 10%, any portion not retained will be disbursed to allowed claims receiving payment under the plan and may cause an increased distribution to the unsecured class of creditors:

- (A) \$2873.00 for months 1 through 5
- (B) \$2056.00 for months 6 through 6;
- (C) \$2168.00 for months 7 through 60; *starting October 2017*

in order to pay the following creditors:

2. ADMINISTRATIVE ATTORNEY'S FEES:

Base Fee \$4225.00 Total Paid Prepetition \$1990.00 Balance Due \$2235.00

Estimated Additional Fees Subject to Court Approval \$0.00

Attorney's Fees Payable through Plan \$500.00 Monthly (subject to adjustment)

¹ All references to "Debtor" include and refer to both of the debtors in a case filed jointly by two individuals.

3. PRIORITY CLAIMS [as defined in 11 U.S.C. §507]:

Last 4 Digits of Acct No.	Creditor	Total Claim
see #5-D		

4. TRUSTEE FEES: Trustee shall receive a fee from each payment received, the percentage of which is fixed periodically by the United States Trustee.

5. SECURED CLAIMS: Pre-Confirmation payments allocated to secured creditors under the Plan, other than amounts allocated to cure arrearages, shall be deemed adequate protection payments.

(A) Claims Secured by Real Property Which Debtor Intends to Retain/Mortgage Payments and Arrears, if any, Paid through the Plan: If the Plan provides to cure prepetition arrearages on a mortgage, Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly post-petition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the post-petition mortgage payments on the following mortgage claims:

Last 4 Digits of Acct No.	Creditor	Collateral Address	Reg. Mo. Pmt.	Gap Pmt.	Arrears
0249	Ditech Mortgage	10448 Fly Fishing St Riverview, FL 33569	\$1134.21		\$39788.08

(B) Claims Secured by Real Property/Debtor Intends to Seek Mortgage Modification: If the Debtor is successful in obtaining a mortgage modification at any time during the case, payments on the modified mortgage shall be paid through the Plan. Pending the resolution of a mortgage modification request, Debtor shall make the following adequate protection payments to the Trustee: (1) for *homestead* property, the lesser of 31% of the gross monthly income of Debtor and non-filing spouse, if any (after deducting homeowners association fees), or the normal monthly contractual mortgage payment, or (2) for *non-homestead*, income-producing property, 75% of the gross rental income generated from the property:

Last 4 Digits of Acct No.	Creditor	Collateral Address	Pmt. Amt.
NA			

(C) Claims Secured by Real Property or Personal Property to Which Section 506 Valuation APPLIES: Under 11 U.S.C. § 1322(b)(2), this provision does not apply to a claim secured solely by the Debtor's principle residence. A separate motion to determine secured status or to value the collateral must be filed. The secured portion of the claim, estimated below, shall be paid:

Last 4 Digits of Acct No.	Creditor	Collateral Desc./Address	Claim Amt. Value	Pmt. Interest @ 5.25%
4370	Consumer Portfolio	2008 Toyota Prius	\$10940.00	\$2600.00

(D) Claims Secured by Real Property and/or Personal Property to Which Section 506 Valuation DOES NOT APPLY: Claims of the following secured creditors shall be paid in full with interest:

Last 4 Digits of Acct No.	Creditor	Collateral Desc./Address	Claim Amt.	Pmt. Interest @ 4.0%
1131	Internal Revenue Service	Real & Personal per 26 U.S.C. §6321	\$4793.46	\$88.28

(E) Claims secured by Personal Property – Maintaining Regular Payments and Curing Arrearages, if any, with All Payments in Plan:

Last 4 Digits of Acct No.	Creditor	Collateral Description	Regular Payment	Arrearages
NA				

(F) Secured Claims/Lease Claims Paid Direct by the Debtor: The following secured claims/lease claims are being made via automatic debit/draft from Debtor's depository account and are to continue to be paid direct to the creditor or lessor by the Debtor outside the Plan via automatic debit/draft. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate the Debtor's state law contract rights. (Note: The Plan must provide for the assumption of lease claims that the Debtor proposes to pay direct in the Lease/Executory Contract Section 6 below.)

Last 4 Digits of Acct No.	Creditor	Property/Collateral
Unknown	Boyette Creek HOA	10448 Fly Fishing Street Riverview, FL 33569

(G) Liens to be Avoided per 11 U.S.C. § 522/Stripped Off per 11 U.S.C. § 506: A separate motion to avoid a lien under § 522 or to determine secured status and to strip a lien under § 506 must be filed.

Last 4 Digits of Acct No.	Creditor	Collateral Description/Address
0699	Bank of America	10448 Fly Fishing Street Riverview, FL 33569

(H) Surrender of Collateral/Leased Property: Debtor will surrender the following collateral/leased property. The automatic stay is terminated *in rem* as to the Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. (Note: The Plan must provide for the rejection of lease claims in the Lease/Executory Contract Section 6 below.)

Last 4 Digits of Acct No.	Creditor	Property/Collateral to Be Surrendered
NA		

(I) Other Secured Claims. Debtor does not intend to make payments to the following secured creditors. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor with respect to these creditors. Debtor's state law contract rights and defenses are neither terminated nor abrogated.
NA

6. LEASES/EXECUTORY CONTRACTS:

Last 4 Digits of Acct No.	Creditor	Property	Assume/Reject-Surrender	Est. Arrears
NA				

7. GENERAL UNSECURED CREDITORS: General unsecured creditors with allowed claims shall receive a *pro rata* share of the balance of any funds remaining after payments to the above referenced creditors or shall otherwise be paid under a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors shall be no less than **\$0.00**.

8. ADDITIONAL PROVISIONS:

- (A) Unless otherwise ordered, secured creditors, whether or not dealt with under the Plan, shall retain the liens securing such claims;
- (B) Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as allowed by an Order of the Bankruptcy Court.

(C) Property of the estate (check one)*

- (1) shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise; or
(2) _____ shall vest in the Debtor upon confirmation of the Plan.

*If the Debtor fails to check (1) or (2) above, or if the Debtor checks both (1) and (2), property of the estate shall not vest in the Debtor until the earlier of the Debtor's discharge or dismissal of this case, unless the Court orders otherwise.

(D) The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief and/or the Proofs of claim as filed and allowed. The Trustee shall only pay creditors with filed and allowed proof of claims. An allowed proof of claim shall control, unless the Court orders otherwise.

(E) Debtor may attach a summary or spreadsheet to provide an estimate of anticipated distributions. The actual distributions may vary. If the summary or spreadsheet conflicts with this Plan, the provisions of the Plan shall control prior to confirmation; after confirmation, the Order Confirming Plan shall control.

(F) Debtor shall timely file all tax returns and make all tax payments and deposits when due. (However, if Debtor is not required to file tax returns, Debtor shall provide Trustee with a statement to that effect.) For each tax return that becomes due after the case is filed, Debtor shall provide a complete copy of the tax return, including business returns if Debtor owns a business, together with all related W-2s and Form 1099s, to the Trustee within 14 days of filing the return. Unless otherwise consented by the Trustee or ordered by the Court, Debtor shall turn over to the Trustee all tax refunds in addition to regular Plan payments. Debtor shall not instruct the Internal Revenue Service or other taxing agency to apply a refund to the following year's tax liability. **Debtor shall spend no tax refunds without first having obtained the Trustee's consent or court approval.**

9. NONCONFORMING PROVISIONS:


CURTIS A. GOULBOURNE, Debtor

SHELISA GOULBOURNE, Debtor

Dated: 10/3/2017

Dated: 10/3/2017

IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION
www.flmb.uscourts.gov

In re:

CURTIS A. GOULBOURNE
SHELISA GOULBOURNE

Case No. 8:17-bk-01449-CPM
Chapter 13

Debtors.

PROOF OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the Debtor's Amended Chapter 13 Plan has been furnished by regular U.S. Mail, postage prepaid or electronically this October 4, 2017, to: Jon Waage, Trustee, PO Box 25001, Bradenton, FL 34206-5001; the United States Trustee, Timberlake Annex, 501 E. Polk Street, Suite 120, Tampa, FL 33602; and to all creditors and interest parties listed on the attached Court Mailing Matrix.

/s/ Christie D. Arkovich, Esq

Christie D. Arkovich, Esq.
Florida Bar No. 963690
Barbara C. Leon, Esq.
Florida Bar No. 582115
Primary E-mail:
barbara@christiearkovich.com
Service email:
cdalaw@christiearkovich.com
CHRISTIE D. ARKOVICH, P.A.
1520 W. Cleveland St.
Tampa, Florida 33606
(813) 258-2808
(813) 258-5911 (Facsimile)
Attorneys for Debtor(s)

Label Matrix for local noticing

113A-8

Case 8:17-bk-01449-CPM

Middle District of Florida

Tampa

Thu Aug 31 13:21:07 EDT 2017

Consumer Portfolio Services, Inc.

c/o KELLEY KRONENBERG ATTORNEYS AT LAW

1511 N. Westshore Blvd., Suite 400

Tampa, FL 33607-4596

BANK OF AMERICA, N.A.

16001 N. Dallas Pkwy

Addison, TX 75001-3311

Bank of America, N.A.

Marinosci Law Group, P.C.

c/o Connie J. Delisser, Esq.

100 West Cypress Creek Road, Suite 1045

Fort Lauderdale, FL 33309-2191

Ditech Financial, LLC

Robertson, Anschutz & Schneid, P.L.

6409 Congress Avenue, Suite 100

Boca Raton, FL 33487-2853

United States Trustee - TPA7/13 7

Timberlake Annex, Suite 1200

501 E Polk Street

Tampa, FL 33602-3949

A&A Electric Services Inc

4409 N. Thatcher Ave

Tampa, FL 33614-7692

AMERICAN EXPRESS BANK, FSB

C/O BECKET AND LEE LLP

PO BOX 3001

MALVERN PA 19355-0701

AmerAssist/AR Solutions

455 Hutchinson Ave S

Suite 5

Columbus, OH 43235-5656

American Signature Furniture

Wfnrb

Po Box 182125

Columbus, OH 43218-2125

Amex

Correspondence

Po Box 981540

El Paso, TX 79998-1540

Annette Hill

203 Loraine Ct

Tallahassee, FL 32305-1407

Area Infectious Disease

c/o/lst Federal Credit & Coll

24700 Chargin Blvd

Ste 205

Cleveland, OH 44122-5662

Bank Of America

Nc4-102-03-14

Po Box 26012

Greensboro, NC 27420-6012

Bank of America, N.A.

P.O. Box 31785

Tampa, FL 33631-3785

Barclays Bank Delaware

100 S West St

Wilmington, DE 19801-5015

Bay Area Id Assoc

c/o Choice Recovery Inc

1550 Old Henderson Rd

Ste 100

Columbus, OH 43220-3626

Blaze Mastercard

PO Box 5096

Sioux Falls, SD 57117-5096

Bloomingdale Pediatric Assc

4316 Bell Shoals Rd

Valrico, FL 33596-7171

Boyette Creek HOA

c/o McNeil Mgmt Svcs, Inc.

1463 Oakfield Drive

Suite 142

Brandon, FL 33511-0801

Bueno Jocelyn Md

c/o MAF Collection Svcs

PO Box 2842

Tampa, FL 33601-2842

Capital One

Attn: General Correspondence/Bankruptcy

Po Box 30285

Salt Lake City, UT 84130-0285

Chase Card

Attn: Correspondence

Po Box 15298

Wilmington, DE 19850-5298

Chase Card

Attn: Correspondence Dept

Po Box 15298

Wilmington, DE 19850-5298

Consumer Portfolio Svc

Attn: Bankruptcy

19500 Jamboree Rd

Irvine, CA 92612-2411

Credit One Bank N.A.

c/o Midland Funding

Po Box 939069

San Diego, CA 92193-9069

Credit One Bank Na

Po Box 98873

Las Vegas, NV 89193-8873

Department of Revenue

PO Box 6668

Tallahassee, FL 32314-6668

Ditech

Attn: Bankruptcy

Po Box 6172

Rapid City, SD 57709-6172

Ditech Financial

c/o Robertson, Anshutz &

Schneid, PL

6409 Congress Ave, St 100

Boca Raton, FL 33487-2853

Ditech Financial LLC fka Green Tree Servicing P.O. Box 6154 Rapid City, South Dakota 57709-6154	ECMC PO BOX 16408 ST. PAUL, MN 55116-0408	First National Credit Card/Legacy First National Credit Card Po Box 5097 Sioux Falls, SD 57117-5097
First Svgs Bk-blaze Po Box 5096 Sioux Falls, SD 57117-5096	Florida Orthopaedic Institute c/o Preferred Collection 1000 N. Ashley Dr Ste 600 Tampa, FL 33602-3723	Florida Orthopaedic Institute 13020 N Telecom Parkway Temple Terrace FL 33637-0915
(p) FRONTIER COMMUNICATIONS BANKRUPTCY DEPT 19 JOHN STREET MIDDLETON NY 10940-4918	Fst Premier 601 S Minneapolis Ave Sioux Falls, SD 57104	GTE FINANCIAL PO BOX 172599 TAMPA, FL 33672-0599
Greater Florida Anesthesiologists LLC PO Box 17426 Clearwater, FL 33762-0426	Grow Financial FCU Attn: Bankruptcy Po Box 89909 Tampa, FL 33689-0415	Gte Financial Credit Card Po Box 71050 Charlotte, NC 28272-1050
Gtefinancial Po Box 10550 Tampa, FL 33679-0550	HealthCare Partners Nevada PO Box 748356 Los Angeles, CA 90074-8356	(p) INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 7346 PHILADELPHIA PA 19101-7346
Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346	Kohls/Capital One Kohls Credit Po Box 3043 Milwaukee, WI 53201-3043	LVNV Funding, LLC its successors and assigns assignee of FNBM, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587
Mediquip 27 Brookline Aliso Viejo, CA 92656-1461	Midland Funding LLC PO Box 2011 Warren, MI 48090-2011	Navient Attn: Bankruptcy Po Box 9500 Wilkes-Barr, PA 18773-9500
Navient Solutions, Inc. on behalf of Florida Department of Education Office of Student Financial Assistance PO Box 7019 Tallahassee, FL 32314-7019	Pediatric Medical Group Inc c/o IC Systems Inc 444 Hw 96 East St Paul, MN 55127	(p) PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067
Premier Bankcard, Llc c o Jefferson Capital Systems LLC Po Box 7999 Saint Cloud Mn 56302-7999	Real Time Resolutions Attn: Bankruptcy Po Box 36655 Dallas, TX 75235-1655	St. Petersburg Dental Center 7300 - 4th St North Saint Petersburg, FL 33702-5996
Sullivan Rehab, Inc. 116 E. Bloomingdale Ave Brandon, FL 33511-8101	Synch Po Box 965064 Orlando, FL 32896-5064	Synchrony Bank/ JC Penneys Attn: Bankruptcy Po Box 956060 Orlando, FL 32896-0001

Synchrony Bank/PayPal Cr
 Attn: Bankruptcy
 Po Box 956060
 Orlando, FL 32896-0001

Synchrony Bank/Walmart
 Attn: Bankruptcy
 Po Box 956060
 Orlando, FL 32896-0001

Takeira Meeks
 10448 Fly Fishing Street
 Riverview, FL 33569-2734

US Dept of Education
 PO Box 105028
 Atlanta, GA 30348-5028

USF Healthcare
 c/o University Medical Svcs
 PO Box 916003
 Orlando, FL 32891-0001

Valencia Emerg Phys Llc
 c/o Ability Recovery Service
 1 Montage Mountain Rd
 Ste A
 Moosic, PA 18507-1777

Christie D Arkovich
 Law Offices of Christie D Arkovich PA
 1520 West Cleveland St
 Tampa, FL 33606-1807

Curtis A Goulbourne
 10448 Fly Fishing Street
 Riverview, FL 33569-2734

Jason R Perry
 Perry Draper Law, PLLC
 28870 U.S. Highway 19, North
 Suite 300
 Clearwater, FL 33761-4328

Jon Waage
 P O Box 25001
 Bradenton, FL 34206-5001

Shelisa Goulbourne
 10448 Fly Fishing Street
 Riverview, FL 33569-2734

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Frontier Communication
 19 John St
 Middletown, NY 10940

Internal Revenue Service
 Centralized Insolvency Opera
 Post Office Box 21126
 Philadelphia, PA 19114-0326

Portfolio Recovery Associates, LLC
 POB 41067
 Norfolk VA 23541

End of Label Matrix	
Mailable recipients	70
Bypassed recipients	0
Total	70